

**UNITED STATES BANKRUPTCY COURT
Northern District of California (San Francisco)**

In re:

Mary T. Aquino
aka Mary Pinky Treyes
1121 Palm Drive
Burlingame, CA 94010

Case Number: 05-33159 TEC 7

Chapter: 7

Debtor(s)

Debtor/Joint Debtor Social Security Number(s):

xxx-xx-1845

DISCHARGE OF DEBTOR AND FINAL DECREE

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED** :
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, E. Lynn Schoenmann in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 12/27/05

By the Court:

Thomas E. Carlson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Doc # 6

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0971-3
Case: 05-33159

User: awong
Form ID: ODSC7fi

Page 1 of 1
Total Served: 16

Date Rcvd: Dec 27, 2005

The following entities were served by first class mail on Dec 29, 2005.

db +Mary T. Aquino, 1121 Palm Drive, Burlingame, CA 94010-3712
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Chief Tax Collection Section, Employment Development Section, P.O. Box 826203,
Sacramento, CA 94230
8108640 +CA Advanced Imaging Med. Assoc., P.O. Box 6102, Novato, CA 94948-6102
8108641 Capital One, P.O. Box 85520, Sioux Falls, SD 57104
8108642 +Citibank, P.O. Box 6003, Hagerstown, MD 21747-6003
8108643 +Cross Country Bank, PO Box 310731, Boca Raton, FL 33431-0731
8108645 Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108647 +Midland Credit Management, Inc., P.O. Box 939019, San Diego, CA 92193-9019
8108649 +Mills-Peninsula Health Services, File #73688, P.O. Box 60000, San Francisco, CA 94160-0001
8108652 U.S. Department of Education, P.O. Box 420410, San Francisco, CA 94142-0410
8108653 +Verizon Communications Inc., 10734 International, Rancho Cordova, CA 95670-7359

The following entities were served by electronic transmission on Dec 28, 2005 and receipt of the transmission was confirmed on:

smg EDI: CALTAX.COM Dec 27 2005 21:39:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
8108644 +EDI: DISCOVER.COM Dec 27 2005 21:39:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316
8108645 EDI: HFC.COM Dec 27 2005 21:39:00 Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108647 +EDI: MID8.COM Dec 27 2005 21:39:00 Midland Credit Management, Inc., P.O. Box 939019,
San Diego, CA 92193-9019
8108650 +EDI: FIRSTUSA.COM Dec 27 2005 21:39:00 Sallie Mae, P.O. Box 94014, Palatine, IL 60094-4014
8108651 E-mail: Danag@simmassociates.com Dec 28 2005 00:33:35 Simm Associates Inc, 200 Biddle Ave.,
Newark, DE 19702-3968

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8108646* Household, P.O. Box 98715, Las Vegas, NV 89193-8715
8108648* +Midland Credit Management, Inc., P.O. Box 939019, San Diego, CA 92193-9019

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2005

Signature: _____

